

scholarships from various companies, foundations, and businesses. These organizations fund the scholarships to help some of our Nation's most capable students reach their potential.

I wish to offer my congratulations to Gabriel. I would also like to recognize his parents and the faculty of Ryan High School for their outstanding commitment to Gabriel's education. I wish him even greater success as he continues his education, and I am proud to represent him in the 26th District of Texas.

TRIBUTE TO SENIOR MASTER
SERGEANT MARSHA A. ROWE

HON. JAMES T. WALSH

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 25, 2007

Mr. WALSH of New York. Madam Speaker, I rise today to honor the career of Senior Master Sergeant Marsha A. Rowe, who retired March 9, 2007 from the 174th Fighter Wing, New York Air National Guard in Syracuse, New York after having served over 31 years of dedicated service in the United States Armed Forces. Her last duty position was Non-commissioned Officer in Charge of Plans, Scheduling, and Documentation in the 174th Fighter Wing Maintenance Operations Flight.

A native of Central New York, Sergeant Rowe's long and distinguished career in the United States Armed Forces began in January of 1976 when she enlisted in the New York Air National Guard. As a recent graduate of Indiana University, Sergeant Rowe was recruited for officer training but chose to join the enlisted ranks so she could work on the aircraft. All maintenance fields were combat positions and at that time not open to females, but Sergeant Rowe persisted and a waiver from National Guard Bureau allowed her to become a member of the 174th Maintenance Squadron Armament Section, working on gun and release systems and loading weapons on the A-37B Fighter Aircraft. Sergeant Rowe was named to the Load Standardization Crew, responsible for training all load crews, and earned the Maintenance Person of the Quarter Award. Soon after, Sergeant Rowe became the first female Recruiter in the 174th Fighter Wing. After her recruiting tour, Sergeant Rowe held numerous positions in the 174th Fighter Wing including Missile Shop Chief, Avionics Technician, Precision Measurement Equipment Lab Chief, Engine Manager, and Production Controller. In addition to the A-37B Dragonfly, she has worked on the A-10 Thunderbolt and the F-16 Falcon. Sergeant Rowe served in Operation Desert Shield and Operation Desert Storm, where she maintained the Electronics Counter Measure system on the F-16 Aircraft. Upon her return, she was chosen to carry the NY State Flag in both the Washington, DC and New York City Victory Celebration Parades.

In addition to her full-time position, Sergeant Rowe has served as the Program Manager for the Base Security Augmentee Program for the past 13 years. She was a member of the Base Honor/Color Guard from 1976-1998, a member of the Base Pistol Team, served on the Board of Directors for the All Services Club, and was instrumental in organizing the trip to Washington, DC for the dedication of the

Women's Memorial in Arlington National Cemetery. An animal advocate, Sergeant Rowe is involved in several organizations, and will be dedicating her retirement years to their causes.

Sergeant Rowe's military decorations include the Meritorious Service Medal; the Air Force Commendation Medal with 3 oak leaf clusters; and the Air Force Achievement Medal with one oak leaf cluster. Her military unit awards include the Air Force Outstanding Unit Award with Combat 'V' device and four oak leaf clusters and the Air Force Organizational Excellence Award. She also holds the Air Reserve Forces Meritorious Service Medal with nine oak leaf clusters; the National Defense Service Medal with one bronze service star, the Southwest Asia Service Medal with three campaign stars; and the Global War on Terrorism Service Medal. Other service awards include the Air Force Longevity Service Award with six oak leaf clusters; the Armed Forces Reserve Medal with silver hourglass device, Mobilization 'M' device, and Numeral 2; the USAF NCO Professional Military Education Graduate Ribbon; Small Arms Expert Marksmanship Ribbon; and the Air Force Training Ribbon. Her Foreign Service awards include the Kuwait Liberation Medal from Kingdom of Saudi Arabia and the Kuwait Liberation Medal from the Government of Kuwait. She is also the recipient of the N.Y. State Commendation Medal.

Sergeant Rowe is a very special person. She willingly served her Nation in time of war, and in time of peace, exuding integrity, loyalty and pride. For her unrelenting service to her country, Sergeant Rowe can retire knowing she has earned such a status. I wish her well in retirement and thank her for her years of hard work and dedication.

AWARDING OF CONGRESSIONAL
GOLD MEDAL TO THE TUSKEGEE
AIRMEN

HON. CHARLES B. RANGEL

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 25, 2007

Mr. RANGEL. Madam Speaker, I rise today to acknowledge the awarding of the Congressional Gold Medal to the Tuskegee Airmen on March 29, 2007.

The Tuskegee Airmen were welcomed into the Capitol Rotunda to an excited and proud crowd of more than 700 people including family members, friends, press organizations, members of Congress, Colin Powell, and President Bush. As they came in walking and some being escorted in wheelchairs, I could clearly see the happiness on their faces. This was a day they had been anxiously waiting and living for. Finally, they received the honor and recognition that was so long over due. I was overwhelmed with joy and excited to see those in attendance.

Never in the history of Congress has such a large group been awarded a Congressional Gold Medal and I'm extremely proud to have been a part of this historical ceremony. I was overwhelmed with joy to see the excitement of the Tuskegee Airmen and their guests. The Rotunda was absolutely filled to capacity. This clearly demonstrates the value and appreciation people have for the contribution and sacrifice of the Tuskegee Airmen.

Their outstanding service during World War II was legendary. They fought the enemy abroad and racism at home. Despite being discriminated against, they rose to the challenge and broke down racial barriers in the United States Armed Forces. I'm forever grateful for their courage, bravery, and leadership.

I extend special thanks to Senator LEVIN for his leadership. I also extend thanks to you, Speaker PELOSI, Colin Powell, the United States Mint, and the Smithsonian Institution. My heart was warmed by the salute to the Tuskegee Airmen by President Bush. The entire ceremony was a memorable event and I will never forget it.

COMMENDING VATSALA GOYAL

HON. MICHAEL C. BURGESS

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 25, 2007

Mr. BURGESS. Madam Speaker, I rise today to commend Vatsala Goyal for being selected as a 2007 National Merit Scholarship Awards winner. Vatsala is a student at Dunbar High School in Fort Worth, Texas.

The National Merit Scholarship Program is an academic competition held annually. Students are initially evaluated by their performance on the Preliminary SAT/National Merit Scholarship Qualifying Test. Of the approximately 1.4 million entrants, only about 8200 students are selected as finalists.

In this first announcement of 2007 winners, about 1000 high school seniors are awarded scholarships from various companies, foundations, and businesses. These organizations fund the scholarships to help some of our Nation's most capable students reach their potential.

I wish to offer my congratulations to Vatsala. I would also like to recognize her parents and the faculty of Dunbar High School for their outstanding commitment to Vatsala's education. I wish her even greater success as she continues her education, and I am proud to represent her in the 26th District of Texas.

SUBPRIME LENDING

HON. JOE BACA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 25, 2007

Mr. BACA. Madam Speaker, I ask for unanimous consent to revise and extend my remarks. As the Chair of the Congressional Hispanic Caucus and as a member of the House Financial Services Committee, I consider helping ensure equal access to homeownership for all Americans a high priority of mine.

Therefore, I've grown increasingly concerned over the past several years about the disproportionate amount of higher priced subprime lending that is concentrated in the minority population and in minority neighborhoods. According to the 2005 HMDA data, 52% of African Americans and 40% Latino are in high-cost, subprime loans as compared to 19% of white families. I wonder whether some or most of these families could have qualified for a better, more affordable loan but were instead steered into a subprime loan by a lender or broker eager to make a profit.

To be fair, not all brokers and lenders are bad and even subprime lending has value for some borrowers. The House Financial Services Committee has held two hearings this year on the issue of predatory lending and we are currently assessing legislative solutions.

The research shows that while hybrid adjustable rate mortgages and other subprime loans may be appropriate for some families, they are not suitable for others. We're concerned that the lending abuse in the market has become a very serious problem.

The subprime market has seen significantly higher levels of foreclosure and default than the prime market, and the rates of foreclosure and default are rising. For Hispanics, almost 20 percent who received high-interest, subprime loans are likely to go into foreclosure. Specifically, 73,000 out of 375,000 subprime loans made to Hispanics in 2005 are likely to foreclose. And the Center for Responsible Lending predicts subprime mortgages originated from 1998 through third quarter of 2006 will wipe out \$164 billion in homeowner wealth for 2.2 million American families.

In my district in California, the Neighborhood Housing Services of the Inland Empire reports that the foreclosure rate is now 3 times higher than it was just 1 year ago. Now 1 of every 315 homes in the Inland Empire is currently in default and has started the foreclosure process.

By no means am I advocating that we get rid of subprime lending. Subprime lending has empowered a number of borrowers to get into their first home, including roughly 85% of Latino families. So we can't let perfection be the enemy of the good.

But we need better safeguards to protect subprime borrowers so they are not taken advantage of and receive loans they can afford, even after the teaser rates go up. We also need to put an end to abusive practices and overly relaxed lending standards. Lenders and brokers must price borrowers into homes according to the final, fully indexed rate and fully amortized repayment schedule; not just the teaser rate. And they need to explain the terms of these loans in plain English so that borrowers understand how much they are paying each month even after the rates adjust. Lenders should also explain the risks involved with payment shock and prepayment penalties. It's time we put unscrupulous lenders who are steering minority families into unsuitable loans out of business.

Over the past 10 years, minority homeownership rates have improved, and in some cases for Hispanics, the homeownership has grown at a rate three times higher than that of other nonHispanic groups. The growth of the subprime lending has contributed greatly to this achievement.

But no one gains when people are thrown out of their homes. The housing market falls and entire neighborhoods are affected. This in turn impacts local economies and will ultimately impact our national housing market.

We all know that homeownership is the key to the American dream and the means to household wealth and savings. Let's work to protect these hard-working families who are facing foreclosures and keep them in their homes.

INTERNATIONAL SOLID WASTE IMPORTATION AND MANAGEMENT ACT OF 2007

SPEECH OF

HON. WALLY HERGER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 24, 2007

Mr. HERGER. Madam Speaker, I rise today in opposition to H.R. 518, the International Solid Waste Importation and Management Act of 2007. No one can accuse me of shying away from a fight to defend America's rights, including the right to regulate foreign trash that poses legitimate health or safety risks for our citizens. Yet there are right ways to address trade issues and wrong ways. This bill represents the wrong way. The bottom line is that this bill allows States to ban or restrict trash imports in violation of our Congressional prerogatives, Federalist system, and international commitments.

Yesterday, the U.S. Trade Representative's Office sent a letter to the Speaker and Republican Leadership expressing concerns that this bill would enable States to openly violate our international trade obligations—trade rules that we depend on to defend our companies and workers from unfair foreign practices. I would ask that this letter be included in the RECORD.

At a time when this Congress has called again and again for nations such as China to adhere to trade rules and for these rules to be vigorously enforced, how can we reasonably expect our trading partners to comply with trade obligations with which we do not comply ourselves?

Moreover, this bill is targeted at Canada, our largest trading partner, whose imports of American products impact virtually every corner of our country. Violations of our trade obligations to Canada would allow Canada to choose which products and industries to target for retaliation—exposing virtually every Congressman and Congresswoman here to damaging sanctions against their districts.

This bill would send us back to the Articles of Confederation, under which States setting their own trade policies almost tore our Nation apart. Now, more than 200 years later, we would be abdicating our Congressional responsibility and setting a very dangerous precedent.

INTRODUCTION OF THE RURAL BROADBAND IMPROVEMENT ACT

HON. STEPHANIE HERSETH SANDLIN

OF SOUTH DAKOTA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 25, 2007

Ms. HERSETH SANDLIN. Madam Speaker, today I am pleased to introduce the Rural Broadband Improvement Act. This bill would refocus the Rural Utility Service (RUS) Broadband Loan Program to bring high speed internet access to rural Americans.

Access to broadband service is critical to the quality of life in rural America. It has the potential to be an unprecedented catalyst for economic growth and improvements in education and health care. However, I am concerned that instead of benefiting the rural Americans who need it, RUS is too often

being used to subsidize Internet access to suburban and affluent communities that already have multiple high speed internet providers.

According to a USDA Office of Inspector General September 2005 Audit Report on the Rural Utility Service Broadband Grant and Loan Program, "RUS has not exclusively served those rural communities most requiring federal assistance to obtain access to broadband technologies. Because RUS's definition of 'rural area' is too broad to distinguish usefully between suburban and rural communities, the agency has issued over \$103.4 million in grants and loans (nearly 12 percent of \$895 million in total program funds) to communities near metropolitan areas." The audit report also found that RUS needs stronger controls to prioritize communities without broadband access.

I have introduced the "Rural Broadband Improvement Act" to refocus and improve this important program. My legislation would make three simple reforms:

1. It would ensure that RUS loans and guarantees go to truly rural communities;

2. In rural communities that already have some high speed internet service, my bill would ensure that Federal dollars benefit those residents who have no broadband;

3. It would ensure that projects that were intended to be built with federal dollars, but were not built within three years of being granted the loan, are paid back to the U.S. Treasury.

The Inspector General of the Department of Agriculture issued a report criticizing this program. In the President's Budget, the Administration recognized that the program needs to be retargeted to rural Americans who need it. But after five years since this program's inception, precious dollars that could be used to bring high speed internet access to rural homes and schoolhouses across America continue to be misspent.

Now it is time for Congress to act. Please join me to help enable rural Americans to enjoy the same high speed access to the internet that urban and suburban America enjoys.

INTERNATIONAL SOLID WASTE IMPORTATION AND MANAGEMENT ACT OF 2007

SPEECH OF

HON. BART STUPAK

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 24, 2007

Mr. STUPAK. Mr. Speaker, as an original co-sponsor, I rise today in support of H.R. 518, The international Solid Waste Importation and Management Act, or what is commonly referred to as the Canadian Trash bill.

Last Congress, identical legislation (H.R. 2491) was unanimously approved by the Energy and Commerce Committee and the full U.S. House of Representatives.

Since coming to Congress, I have worked with Mr. DINGELL and other members to address the Canadian trash problem. After 14 years of work, I look forward to resolving this issue.

Over 400 trucks a day cross the border from Canada, bringing tons of trash into Michigan